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FACSIMILE COVER SHEET

TO: Examiner Thien Minh Le - United States Patent and Trademark Office; Art Unit 2876

CLIENT NAME/NUMBER: 52023

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FROM: Paul J. Ditmyer, Esq.

DATE: February 2, 2005

NUMBER OF PAGES (INCLUDING COVER SHEET): 12

COMMENTS/INSTRUCTIONS:

Please see attached Amendment After Allowance for U.S. Patent Application Serial No. 09/686,327.

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In re Patent Application of:)	
FRUHAUF ET AL.)	Examiner: T. LE
)	
Serial No. 09/686,327)	Art Unit: 2876
)	
Filing Date: OCTOBER 11, 2000)	Attorney Docket No. 52023
)	
For: MULTI-MODE SMART CARD, SYSTEM)	
AND ASSOCIATED METHOD)	

AMENDMENT AFTER ALLOWANCE UNDER 37 CFR 1.312

Mail Stop Issue Fee
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Responsive to the Notice of Allowance mailed
November 10, 2004, please enter the amendments and remarks set
out below.

Amendments to the Claims are reflected in the listing of
claims which begins on page 2 of this filing.

Remarks begin on page 10 of this filing.